11/16/20

FINANCIAL INSTITUTION

ADDRESS

CITY, ST, ZIP

REQUEST FOR EXPLANATION OF CREDIT DENIAL

Re: DATE Credit inquiry

Dear FINANCIAL INSTITUTION,

On DATE, I sent you a credit application. To my knowledge, this credit application was denied. I hereby request the following:

* A statement of reasons for my credit denial;
* A copy of the application as well as any notices or correspondence to or from you relating to such application;
* If your decision on my credit application was based in whole or in part on a credit report, please send me a copy of that credit report.

I expect your response within 14 days. Thank you.

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My Name

Address

City, State, ZIP